



# Wisconsin Disaster



# Recovery

People Helping People

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WEM photo by Lori Getter

*Residents in Gays Mills take a break from filling sandbags.*

## Disaster Aid Available Now

Following widespread damage caused by flooding, hail storms and tornadoes, President Clinton declared parts of Wisconsin federal disaster areas. The declaration was in response to a request by Gov. Tommy Thompson.

The declaration allows the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Thompson said.

The aid, to be coordinated at the federal level by FEMA, includes grants to help pay for temporary housing, minor home repairs and other serious disas-

ter-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, to register promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's *Project Impact: 'Building Disaster Resistant Communities.'*"

Witt named James Roche to coordinate the federal relief effort to help victims of the winter flooding.

"We want to help people recover as quickly as possible," Roche said.

### IMPORTANT RECOVERY INFORMATION

#### ■ Register By Phone

Residents and business owners whose homes, personal property or businesses sustained damage as a result of the spring storms are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., Mon. — Sat.. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

#### ■ Disaster Housing Assistance

FEMA provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storms.

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not adequately insured.

#### ■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **800-720-1090** for information.

Apply by Phone

**800-462-9029**

(TTY: 800-462-7585)

8 a.m. to 6 p.m.

Mon. — Sat.

TOLL FREE



*A message from  
President  
Bill Clinton*

**A**s residents of Wisconsin faced the severe storms and floods, I watched with great concern the loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



*A message from  
Governor  
Tommy G. Thompson*

**W**isconsin has taken yet another beating from summer storms bringing hail, wind damage and widespread floods.

As your governor, I requested federal disaster aid as soon as it became clear that some communities would need more than state and local resources to aid their recovery. The federal government responded by declaring disaster areas in 16 counties, but only for funds to fix public infrastructure such as roads and bridges. We asked the president to reconsider and allow grants to individuals, and our appeal was heeded.

Wisconsin Emergency Management is working closely with the Federal Emergency Management Agency to coordinate aid to disaster-declared communities. Aid includes FEMA mitigation funds to help prevent future losses; low-interest loans from the Small Business Administration to help businesses and individuals in the affected counties get back on their feet; aid to farmers through the state and federal agriculture departments; and state programs which may help those who "fall through the cracks."

We are self-reliant in Wisconsin, and no storm or flood will change that. I am proud of our great citizens, who always stand up to adversity. My thoughts and prayers are with you.

## Disaster Questions and Answers

**Q. What should I do to get help with my disaster losses?**

A. Call the toll-free registration number, **800-462-9029 (TTY 800-462-7585)** for hearing- and speech-impaired).

**Q. If I have insurance can I still get assistance?**

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government aid.

**Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

**Q. What happens after I apply?**

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you

are applying for temporary disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**.

**Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

**Q. What happens if I cannot afford a loan?**

A. Even if you believe you cannot afford a loan, submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.

# Help on the Road to Recovery

Individuals and business owners who suffered losses because of the spring storms and are located in the declared counties may be eligible for assistance. Designated counties as of July 11 are Crawford, Dane, Grant, Kenosha, Milwaukee, Vernon and Walworth.

## **DISASTER HOUSING ASSISTANCE**

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

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*Report storm-related losses as soon as possible. Contact your insurance agent or insurance company claims office. The insurance policy cover sheet, or declarations page, will contain the company name and often the phone number of the agent assigned to your policy.*

*To conclude an insurance claim promptly, try to keep the flow of information moving and the negotiations open. Insurance representatives and claimants have the responsibility to negotiate claim settlements. The courts may settle disputes that cannot be settled by the parties involved. Claimants who may have been treated unfairly may file a complaint with Office of the Commissioner of Insurance. The commissioner's office will open a complaint after receiving a completed complaint form or a letter explaining the problem.*

*Complaint forms, company addresses and phone numbers and insurance information is available on the Internet at the [http://badger.state.wi.us/agencies/oci/oci\\_home.htm](http://badger.state.wi.us/agencies/oci/oci_home.htm).*

## **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

## **CONSUMER SERVICES**

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

## **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

## **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Center.

## **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

## **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in

cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Wisconsin Attorney General's Office. Legal assistance and referrals may be available by calling the Wisconsin Bar Association.

## **INSURANCE INFORMATION**

Assistance is available from the Wisconsin Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

## **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



## To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.





*Torrential rains caused flooding across southern Wisconsin.*

WEM photo by Lori Getter

## Flood Insurance May Help Reduce Future Flood Damage

If your home or business is damaged by a flood, you may have to meet certain building requirements in your community to reduce future flood damage when you repair or rebuild. Help in covering the costs of meeting these requirements may be provided in your flood insurance policy.

Flood insurance policyholders in high risk areas may be eligible to get up to \$20,000 to help pay the costs of bringing their homes or businesses into compliance with their community's floodplain ordinance.

If your community officials determine that your home or business has been substantially damaged by the flood, contact your insurance agent or company to file a claim for help in meeting those costs. For more information, call your insurance company or agent or the NFIP toll-free number, **800-720-1090**.

## Think about Flood Insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **800-720-1090**.



*Recovery* is published by the Federal Emergency Management Agency and the Wisconsin Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

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## Did the Disaster Put You Out of Work?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

### What is the first thing I need to do?

Call the state/federal toll-free application number **800-462-9029**

(TTY :800-462-7585 for the speech- and hearing-impaired).

### Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

### How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

### How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

### Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029 (TTY: 800-462-7585)** for the speech- and hearing-impaired).

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits



WEM photo by Lori Getter

*A motorist looks at road damage in Vernon County.*

## SBA Low-Interest Loans

**L**ow-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and certain private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative, at any SBA disaster office.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline.**  
**800-323-8603**

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.



WEM photo by Lori Getter

*Flooding washed out many roads and bridges.*

## USDA Loans Available for Farmers

Emergency loans from the United States Department of Agriculture (USDA) are available to farmers in disaster-declared counties—or counties contiguous to them—who suffered significant production and physical losses as a result of severe storms that began in May.

Severe storms, tornadoes and flooding that began May 26, 2000, triggered eligibility for emergency loans in the following counties: Adams, Buffalo, Clark, Columbia, Crawford, Dane, Dodge, Eau Claire, Grant, Green, Green Lake, Iowa, Jackson, Jefferson, Juneau, Kenosha, La Crosse, Lafayette, Marquette, Monroe, Portage, Racine, Richland, Rock, Sauk, Trempealeau, Vernon, Walworth, Waukesha, Waushara and Wood.

Emergency loans, at an interest rate of 3.75 percent, may be made to any family farmer with qualifying losses in the designated counties. These low-interest emergency loans will help affected farmers recover from significant crop losses in addition to fixing or rebuilding essential farm buildings, dwellings, storage structures or machinery that was severely damaged in these storms.

Interested farmers in the designated counties should contact Farm Service Agency personnel at their local USDA Service Center for more information and application forms. Loan applications will be accepted through early 2001.

## Dealing with Mold and Mildew

A major health concern after flooding is the growth of molds and bacteria.

If your home has been water damaged, inspect and clean all appliances that have been in contact with floodwater. Look for obvious mold growth throughout the house including attics, basements, crawlspaces and areas around the foundation. Have professionals check heating/cooling ducts and wall insulation for mold growth.

Items contributing to mold and bacterial growth must be cleaned and dried as soon as possible. If this is not possible, discard the item(s).

Wash all items that came in contact with floodwaters with a household chlorine bleach solution of four ounces of bleach per gallon of water. The bleach solution should stay on the affected surface for at least fifteen minutes before rinsing off with clean water.

**Persons with respiratory health problems should NOT perform the clean up.** Children and pets should not be allowed in these areas. When using a bleach solution, open windows and wear boots and rubber gloves.

If you have questions contact your county health department.



CLIP & Save

## IMPORTANT phone numbers

### FEDERAL AGENCIES

|                                       |              |
|---------------------------------------|--------------|
| FEMA Registration                     | 800-462-9029 |
| TTY for hearing/speech-impaired       | 800-462-7585 |
| Disaster Information Helpline         | 800-525-0321 |
| TTY for hearing/speech-impaired       | 800-462-7585 |
| FEMA Fraud Detection                  | 800-323-8603 |
| National Flood Insurance Program      | 800-720-1090 |
| Social Security Administration        | 800-772-1213 |
| Small Business Administration         | 800-359-2227 |
| Internal Revenue Service              | 800-829-1040 |
| TTY for hearing/speech-impaired       | 800-829-4059 |
| Housing and Urban Development Hotline | 800-669-9777 |
| Department of Veterans Affairs        | 800-827-1000 |

### STATE PHONE NUMBERS

|                                      |              |
|--------------------------------------|--------------|
| Wisconsin Emergency Management       | 608-242-3232 |
| County Emergency Management Offices: |              |
| Crawford                             | 608-326-0266 |
| Dane                                 | 608-266-3440 |

|           |              |
|-----------|--------------|
| Grant     | 608-723-7171 |
| Kenosha   | 262-653-6595 |
| Milwaukee | 414-278-4709 |
| Vernon    | 608-637-5267 |
| Walworth  | 262-741-4160 |

Dept. of Agriculture,  
Trade and Consumer Protection 800-422-7128

Office of the Insurance  
Commissioner 800-236-8517

Department of Health and  
Family Services 608-266-1865  
Bureau of Aging Resources 608-266-2536

|                               |              |
|-------------------------------|--------------|
| County Public Health Offices: |              |
| Crawford                      | 608-326-0229 |
| Dane                          | 608-242-6515 |
| Grant                         | 608-723-6416 |
| Kenosha                       | 262-605-6700 |
| Milwaukee                     | 414-286-3521 |
| Vernon                        | 608-637-5251 |
| Walworth                      | 262-741-3140 |

### VOLUNTARY AGENCIES

|                    |              |
|--------------------|--------------|
| American Red Cross | 608-233-9300 |
| Salvation Army     | 800-264-6412 |